State of Tennessee Deferred Compensation Plans



| How do I | , | |
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| Get enrollment information and enroll in the Plan | New participants need to complete the following forms: 401(k) Enrollment & Beneficiary Designation Forms 457 Enrollment & Beneficiary Designation Forms | Forms and enrollment information are available on the Internet at www.treasury.state.tn.us/dc or by calling (800) 922-7772 and pressing "2" for a local representative. |
| Change my allocations for future contributions. | Visit the Internet or call KeyTalk®. Confirmations of changes will be sent to you. | Go to www.treasury.state.tn.us/dc and click on the "Great-West Retirement Services SM " link or call KeyTalk® at (800) 922-7772 and press "1".* Enter your Social Security Number and PIN. |
| Increase, decrease, start, restart, or stop the amount of payroll contributions | Complete a new Salary Reduction/ Deferral Agreement and submit it to your local Great-West Retirement Services SM office. | Forms are available on the Internet at www.treasury.state.tn.us/dc or through your Great-West Retirement Services SM representative. Send completed forms to: Great-West Retirement Services SM , 545 Mainstream Dr., Suite 407, Nashville, TN 37228. |
| Change my name on my account | Complete a Change Form. | Forms are available on the Internet at www.treasury.state.tn.us/dc or through your Great-West Retirement Services SM representative. Send completed forms to: Great-West Retirement Services SM , 545 Mainstream Dr., Suite 407, Nashville, TN 37228. |
| Change my mailing address on my account | Call KeyTalk® to request a change of address. | Call KeyTalk® at (800) 922-7772 and press "2" for a local customer service representative. |
| Change my primary or contingent beneficiary | This must be done in writing. Complete new Beneficiary Forms and submit to your local Great-West Retirement Services SM office. | Forms are available on the Internet at www.treasury.state.tn.us/dc or through your Great-West Retirement Services SM representative.Send completed forms to: Great-West Retirement Services SM , 545 Mainstream Dr., Suite 407, Nashville, TN 37228 |
| Ask questions about my statements or my account | Call the Customer Service Center via KeyTalk®. | Call KeyTalk® at (800) 922-7772. Press "1" to speak to a national service center representative. |
| Change or replace my Personal Identification Number (PIN) | Reissue your PIN through the Internet or KeyTalk®. | Go to www.treasury.state.tn.us/dc and click on the "Great-West Retirement Services SM " link or call KeyTalk [®] at (800) 922-7772. Press "1", then enter your Social Security Number. |
| Check my account balances, reallocate on-going deposits, transfer between investment options. Use the Dollar-Cost Averaging or Rebalancer calculators (Internet only) | Visit the Internet or call KeyTalk®. Confirmations of changes will be sent to you. | Go to www.treasury.state.tn.us/dc and click on the "Great-West Retirement Services SM " link or call KeyTalk® at (800) 922-7772.* You'll need your Social Security Number and PIN. |

^{*}Transfer requests received prior to 4 p.m. Eastern time on business days will be initiated at the close of that business day. The actual effective date of your transaction may vary depending on the investment option selected. Access to KeyTalk® and the Web site may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance, or other reasons.

Securities, when offered, are offered through GWFS Equities, Inc., a wholly owned subsidiary of Great-West Life & Annuity Insurance Company. Not for use in New York. Form# CB1030_HowdoI 06/22/2004

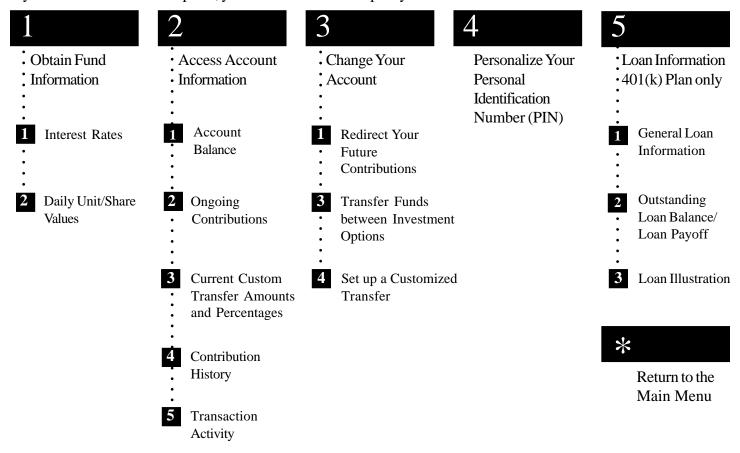
Use KeyTalk® to access your account

24 hours a day, 7 days a week* at (800) 922-7772

Participants in the State of Tennessee Deferred Compensation Program can access information about their accounts 24 hours a day through Great-West Retirement ServicesSM KeyTalk® telephone line.

Press 1 if you wish to access KeyTalk[®], the automated voice response system. Press 2 if you wish to speak with a local service representative in the Nashville office.

When you reach KeyTalk®, enter your social security number and your four digit personal identification number (PIN). If you have accounts in both plans, you will be asked which plan you wish to access.



Customer Service Hours

Nashville: 8:30 a.m. - 4:30 p.m. Central Time; 9:30 a.m. - 5:30 p.m. Eastern Time National: 8:00 a.m. - 7:00 p.m. Central Time; 9:00 a.m. - 8:00 p.m. Eastern Time

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